

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-28432-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nereida E Alvarez  
50 Coddington Avenue  
Perth Amboy, NJ 08861

Miguel A. Perez  
50 Coddington Avenue  
Perth Amboy, NJ 08861

Social Security No.:

xxx-xx-3920

xxx-xx-9142

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on October 11, 2017 and a confirmation hearing on such Plan has been scheduled for March 27, 2018.

The debtor filed a Modified Plan on March 23, 2018 and a confirmation hearing on the Modified Plan is scheduled for May 8, 2018 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 28, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nereida E Alvarez  
 Miguel A. Perez  
 Debtors

Case No. 17-28432-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 4  
 Total Noticed: 88

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db/jdb  
 517060697 +Nereida E Alvarez, Miguel A. Perez, 50 Coddington Avenue, Perth Amboy, NJ 08861-1558  
 517060696 +ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
 517060699 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 517060700 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517060702 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 517060702 +Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799,  
 Akron, OH 44309-1799  
 517060703 +Belden Jewelers/Sterling Jewelers, Inc, 375 Ghent Rd, Fairlawn, OH 44333-4601  
 517060704 +BioReference Laboratories, 481 Edward H. Ross Dr., Elmwood Park, NJ 07407-3128  
 517060707 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 517060706 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517060715 +Central Jersey Pathology Consultants, PO Box 95000, Philadelphia, PA 19195-0001  
 517060718 +Chase Mtg, 3415 Vision Dr, Columbus, OH 43219-6009  
 517060719 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 517060722 +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517060720 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517060725 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517060724 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517060726 +Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873  
 517060727 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
 517060729 +Credence Resource Management, LLC, PO Box 2390, Southgate, MI 48195-4390  
 517060731 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)  
 517218762 +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 517060748 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517060749 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517060750 +James Street Anesthesia, PO Box 4640, Rutherford, NJ 07070-0464  
 517060754 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 517274846 +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517060755 +Lincoln Dental Center PC, 2 State Route 27, Edison, NJ 08820-3961  
 517060756 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,  
 New Brunswick, NJ 08903-1188  
 517060759 +North Rainbow Emerg Phys, LLC, PO Box 37794, Philadelphia, PA 19101-5094  
 517060760 +Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822  
 517060767 +Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 517060768 +Provident/shore Mortga, 770 S Adams Rd Ste 300, Birmingham, MI 48009-6949  
 517060775 +RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448  
 517060769 +Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664  
 517060773 +Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536  
 517060774 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 517060776 +Saint Peters University Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766  
 517060777 +State of New Jersey, Department of Labor and Workforce, PO Box 951,  
 Trenton, NJ 08625-0951  
 517060778 +Surgical Practice Associates, LLC, 98 James Street, Suite 202, Edison, NJ 08820-3902  
 517060783 +The Surgery Center at Old Bridge, 2 Hospital Plaza #350, Old Bridge, NJ 08857-3153  
 517060784 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517359047 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448  
 517060785 +University Radiology Group, PC, PO Box 1075, East Brunswick, NJ 08816-1075  
 517060786 +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704  
 517060787 Wells Fargo Auto Finance, Mac 4031-080, Phoenix, AZ 85038  
 517060789 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697  
 517060788 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 28 2018 23:12:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 28 2018 23:12:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517060694 E-mail/Text: ebn@americollect.com Mar 28 2018 23:13:03 Americollect Inc, Po Box 1566,  
 1851 S Alverno Rd, Manitowoc, WI 54221  
 517060695 E-mail/Text: ebn@americollect.com Mar 28 2018 23:13:03 Americollect Inc, Po Box 1566,  
 Manitowoc, WI 54221  
 517060698 +E-mail/Text: g20956@att.com Mar 28 2018 23:13:32 AT&T Mobility, 208 S. Akard St,  
 Dallas, TX 75202-4206  
 517060687 +E-mail/Text: EBNProcessing@afni.com Mar 28 2018 23:13:05 Afni, Inc.,  
 1310 Martin Luther King Dr, PO Box 3517, Bloomington, IL 61702-3517  
 517147967 E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2018 23:12:06 Ally Bank Lease Trust,  
 PO Box 130424, Roseville MN 55113-0004

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Form ID: 186

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517060688 +E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2018 23:12:06 Ally Financial,  
Po Box 380901, Bloomington, MN 55438-0901

517060689 +E-mail/Text: ally@ebn.phinsolutions.com Mar 28 2018 23:12:06 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

517060692 +E-mail/Text: American@AABinfo.net Mar 28 2018 23:12:40 American Adjustment Bu,  
73 Field St, Waterbury, CT 06702-1906

517060691 +E-mail/Text: American@AABinfo.net Mar 28 2018 23:12:40 American Adjustment Bu,  
Po Box 2758, Waterbury, CT 06723-2758

517060693 +E-mail/Text: American@AABinfo.net Mar 28 2018 23:12:40 American Adjustment Bureau, Inc.,  
73 Field Street, Waterbury, CT 06702-1906

517263065 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 28 2018 23:15:06  
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

517060701 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 28 2018 23:13:24  
Bayview Loan Servicing, 4425 Ponce De Leon BLVD, 5th Fl, Coral Gables, FL 33146-1837

517060708 +E-mail/Text: collections@cjfcu.org Mar 28 2018 23:12:06 Central Jersey Fcu, 380 Berry St,  
Woodbridge, NJ 07095-3347

517060716 +E-mail/Text: kzoepfel@credit-control.com Mar 28 2018 23:12:55 Central Loan Admin & R,  
425 Phillips Blvd, Ewing, NJ 08618-1430

517060717 +E-mail/Text: loriyo.davis@ynhh.org Mar 28 2018 23:13:02 Century Financial Services,  
23 Maiden Lane, North Haven, CT 06473-2351

517060728 +E-mail/Text: bankruptcy@credencerm.com Mar 28 2018 23:13:38 Credence Resource Management,  
17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940

517060740 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 28 2018 23:15:53 Dept Of Ed/Navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635

517060732 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 28 2018 23:15:53 Dept Of Ed/Navient,  
Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635

517168059 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 28 2018 23:13:11 Jefferson Capital Systems LLC,  
PO Box 7999, St Cloud MN 56302-9617

517060751 +E-mail/Text: masmith@jfkhealth.org Mar 28 2018 23:13:36 JFK Medical Center,  
80 James Street, 4th Floor, Edison, NJ 08820-3938

517207469 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 28 2018 23:12:51 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011

517060758 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 28 2018 23:15:28 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500

517060757 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 28 2018 23:15:52 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500

517118284 E-mail/PDF: cbp@onemainfinancial.com Mar 28 2018 23:14:51 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251

517060762 +E-mail/PDF: cbp@onemainfinancial.com Mar 28 2018 23:14:51 OneMain, Po Box 1010,  
Evansville, IN 47706-1010

517060761 +E-mail/PDF: cbp@onemainfinancial.com Mar 28 2018 23:14:51 OneMain, Attn: Bankruptcy,  
601 Nw 2nd St, Evansville, IN 47708-1013

517060765 +E-mail/PDF: cbp@onemainfinancial.com Mar 28 2018 23:15:40 Onemain Financial/Citifinancial,  
6801 Colwell Blvd, Irving, TX 75039-3198

517060763 +E-mail/PDF: cbp@onemainfinancial.com Mar 28 2018 23:15:40 Onemain Financial/Citifinancial,  
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198

517231101 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2018 23:27:21  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

517231102 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2018 23:27:29  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

517131644 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2018 23:27:35  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517182727 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2018 23:27:22  
Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orchard Bank, POB 41067,  
Norfolk VA 23541

517182499 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2018 23:27:35  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541

517137146 E-mail/Text: bnc-quantum@quantum3group.com Mar 28 2018 23:12:45  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788

517064217 +E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 23:15:45 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517060779 +E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 23:15:19 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

517060781 +E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 23:15:44 Synchrony Bank/ JC Penneys,  
Po Box 965007, Orlando, FL 32896-5007

517171268 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 28 2018 23:15:58 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517060705 Cap1/bstby  
517060690\* +Ally Financial, Po Box 380901, Bloomington, MN 55438-0901  
517060709\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060710\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060711\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060712\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060713\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060714\* +Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347  
517060721\* +Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
517060723\* +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
517060730\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)  
517060741\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060742\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060743\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060744\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060745\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060746\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060747\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
517060733\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060734\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060735\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060736\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060737\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060738\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060739\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
517060752\* +JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938  
517060753\* +JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938  
517060766\* +Onemain Financial/Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198  
517060764\* +Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
517060770\* +Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664  
517060771\* +Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664  
517060772\* +Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664  
517060780\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
517060782\* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTALS: 1, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor LakeView Loan Servicing, LLC  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Justin M Gillman on behalf of Debtor Nereida E Alvarez abgillman@optonline.net,  
r47252@notify.bestcase.com  
Justin M Gillman on behalf of Joint Debtor Miguel A. Perez abgillman@optonline.net,  
r47252@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com

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User: admin  
Form ID: 186

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Total Noticed: 88

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9